

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2007.
- 2) This case was confirmed on 08/30/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/30/2007, 08/30/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/02/2010.
- 6) Number of months from filing to the last payment: 37
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,090.00
- 10) Amount of unsecured claims discharged without payment \$ 173,393.24
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 108,960.40
Less amount refunded to debtor	\$ 3,750.95
NET RECEIPTS	\$ 105,209.45

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 7,468.31
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 10,468.31**

Attorney fees paid and disclosed by debtor **\$ 500.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC MORTGAGE	SECURED	245,069.00	215,802.21	57,527.14	57,527.14	.00
GMAC MORTGAGE	SECURED	NA	14,782.02	14,782.02	14,782.02	.00
GMAC MORTGAGE CORPOR	OTHER	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	27,675.00	31,809.34	.00	.00	.00
FORD MOTOR CREDIT	UNSECURED	5,366.00	NA	NA	.00	.00
FOUR WINDS FINANCIAL	SECURED	5,000.00	.00	.00	.00	.00
FOUR WINDS FINANCIAL	UNSECURED	5,000.00	NA	NA	.00	.00
ACS COLLEGE LN CORP	UNSECURED	9,188.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	17,245.00	17,139.40	17,739.40	2,827.48	.00
COLLECTCORP	OTHER	.00	NA	NA	.00	.00
B-REAL LLC	UNSECURED	6,107.00	6,107.55	6,107.55	973.49	.00
ALLIANCE ONE	OTHER	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	13,043.75	12,683.02	12,683.02	2,021.55	.00
CHASE BANK USA	OTHER	.00	NA	NA	.00	.00
JOSEPH BEIZER	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	8,337.00	8,728.09	8,728.09	1,391.16	.00
NORTHLAND GROUP	UNSECURED	.00	NA	NA	.00	.00
HOUSEHOLD MORTGAGE S	UNSECURED	7,012.73	NA	NA	.00	.00
ARS	UNSECURED	.00	NA	NA	.00	.00
ASSOCIATED RECOVERY	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	10,738.00	10,738.85	10,738.85	1,711.67	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DEPENDON COLLECTION	UNSECURED	105.00	NA	NA	.00	.00
DEPENDON COLLECTION	OTHER	.00	NA	NA	.00	.00
JVB MEDICAL ASSOCIAT	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,881.00	6,881.39	6,881.39	1,096.82	.00
ECAST SETTLEMENT COR	UNSECURED	9,896.00	9,896.90	9,896.90	1,577.46	.00
MERCHANTS CREDIT GUI	UNSECURED	1,219.00	NA	NA	.00	.00
HINSDALE HOSPITAL	OTHER	.00	NA	NA	.00	.00
HINSDALE HOSPITAL	OTHER	.00	NA	NA	.00	.00
MILITARY STAR CARD	UNSECURED	10,665.69	NA	NA	.00	.00
NELNET	UNSECURED	21,326.00	45,960.16	45,960.16	7,325.58	.00
NELNET	UNSECURED	9,149.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	379.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	5,334.00	5,433.04	5,433.04	865.97	.00
HOME DEPOT	OTHER	.00	NA	NA	.00	.00
SST	UNSECURED	9,997.00	9,977.06	9,977.06	1,590.24	.00
APEX FINANCIAL MGMT	OTHER	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	NA	.00	375.00	375.00	.00
AMERICAN EXPRESS TRA	UNSECURED	NA	732.36	732.36	116.74	.00
AMERICAN EXPRESS TRA	UNSECURED	NA	3,505.98	3,505.98	558.82	.00
WASHINGTON/PROVIDIAN	UNSECURED	8,982.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	57,527.14	57,527.14	.00
Mortgage Arrearage	14,782.02	14,782.02	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>375.00</u>	<u>375.00</u>	<u>.00</u>
TOTAL SECURED:	72,684.16	72,684.16	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	138,383.80	22,056.98	.00

Disbursements:

Expenses of Administration	\$ 10,468.31	
Disbursements to Creditors	\$ 94,741.14	
TOTAL DISBURSEMENTS:		\$ 105,209.45

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.